

Transcript: Francesca

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Full Transcript

Good afternoon. Thank you for calling Benefits 10-09. My name is Francesca. How can I assist you today? Hi, I'm, I'm trying to enroll for my benefits, and I'm just trying to get some more information about the plans because I don't see where I can get all the information. What serving company do you work with? Um, Focus? Focus Workforce Management? Yeah. Oh. Did you just finish completing an application with them or- No, I've been with them for- ... have you worked with them previously? Hmm? Yeah, I've been here for 90 days, since September. Yeah. Okay, so there should be an account for me to match this call to. Oh, yeah. What are the last four of your Social? 2688. What is the last name? Cannon. C-A-N-N-O-N. And there we go. Can you please provide your mailing address and your date of birth to make sure I located the correct account in my system? 9531 Nautical Mile Road in Reno, 89506. My date of birth is 10/23/77. We have a cell phone number to reach you down as the same one you're calling on, which is 775-750-0660. Correct. I'm gonna have your email down, jcrader699 iCloud.com? Yep. So you are currently active already. Are you looking to make changes to this already policy? I mean, current one- Which one? Which one do I show as? So it currently shows that you have dental and medical- Oh. Uh-huh. ... benefits. What medical? 'Cause I'm trying to, I guess, pick out a new plan for the new year, and I don't have any information on any of the plans. So which one does it show I currently have? That will be the VIP Plus. It shows that the enrollment itself was submitted online for that, uh, current policy. And there we go. But you're currently paying- It's called the B- Hmm? It's called VAB? No, ma'am. V as in Victor, I as in eyes, P as in Peter, Standard. VIP Standard. Oh, okay. Standard. Okay. And how much does that one cost you 10-09? Okay. Sure, ten-one- one moment. I'm waiting for the- Sure. ... benefit guide to load itself. Oh, actually it wasn't the Standard you selected, sorry. You selected the Plus. So when the policy activated itself, which was on , excuse me, September 16, 2024. Uh-huh. The plan used to cost \$31.71 per paycheck. However, coming into the year 2025, they did upgrade the plan. So it's now instead of \$31.71, you're paying \$33.54 for that plan, 'cause it also brings virtual primary care access, which is something that you used to not have back in 2024. Okay, and so, um, is this from the same... Here, I'm going to put you on speakerphone 'cause- Mm-hmm. ... I got to ask Focus if they're here with me. Hold on. Missy, I'm gonna put her on speakerphone 'cause I'm so confused. Okay. All right. Okay, sorry, are you there? Mm-hmm. Okay. Um, she shows that I'm already with, that I already have one picked out. This plan, VIP Standard and now it's... But I don't see that in any of ours. Sorry, I'm just trying to figure out where... I don't show that as any of ours. Um, yes, ma'am. 10- It's actually the VIP Plus. I did make that mistake to think it was the Standard. It's the Plus. Right. Right. Do you have a copy of the 2025 benefit guide? I have nothing. I didn't even know that I had a policy in effect from, you know... I didn't even know that I had signed up for the one- Mm-hmm. And I haven't been using it. So I so I don't, I

don't know. Um, hold on. Let's look at your... Do you want me to go over the specific coverage that plan has? Well, if I, if I don't show it as... Oh, there. Medical. Yeah. Mm-hmm. Oh. And yeah, show me that plan now, please. Of course. Um, and then before we go to that, just since we're on the doctor's, you should also see a deductible- Uh-huh. ... for your dental plan on your pay stub of \$3.64. Okay. All right. And then as far as the coverage itself goes, the plan does come with a prescription, with Pharmabel prescriptions. Uh-huh. They have a tier system of \$10, \$20, or \$30 for the generic prescriptions, depending on where yours falls. That will be what you will pay out-of-pocket. Okay. Okay. And then as far as the medical portion goes, you have virtual urgent and primary care in that plan. Oh, it's all virtual is all? No, ma'am. Those are just additional things- Oh, okay. ... that you have there. Virtual and primary- Oh, okay. You just have it virtual. Okay. There's also part in-person, so it wouldn't be just a virtual plan. Okay. And then as far as in-person hospital services, it's gonna cover hospital admissions, \$1,000 from the bill once a year. Hospital confinement- Okay. ... a hundred dollars out of the bill, 30 days max per year. Okay. Intensive care unit, \$200 per day out of the bill, 20 days a year. Rehabilitation will be \$50 from the bill, 30 days a year. Surgery in a hospital, an outpatient facility, or a free-standing surgery center, it will cover a thousand dollars from the bill once a year. If the surgery is in a physician's office then it will be covered at 250 out of the bill twice a year. The emergency room is covered at a hundred dollars off the bill twice a year. Both urgent care facilities as well as your physician's office are gonna be covered each a hundred dollars out of the bill for four visits each a year. And then therapy facilities for physical, speech, or occupational are covered at \$60 out of the bill four times a year. Medical imaging tests are covered at \$200 out of your bill once a year. Advanced studies and follow-up tests are covered at \$20 per day... Sorry, \$50 per day once a year. And then the one that will be covered \$20 per day for 15 days a year is gonna be your outpatient prescription drug benefit. Now, the ambulance will be covered by ground \$200 and by air \$400 out of the bill once a year. If you have preventative surgery in a hospital, an outpatient facility, or that free-standing surgery center, it'll be a thousand dollars out of the bill once a year. And if that preventative surgery is done in a physician's office, then it's gonna be covering a hundred dollars out of the bill once a year. And then your plan does come with a critical illness package, which will be giving you a total benefit amount of \$5,000 in total. Okay. And then, um, sorry, really quickly, does it show... Go back to, like, the physicians, the doctors, um, how much is the co-pay? Or it's just a hundred dollars off the bill twice a year? It would just be that amount that I mentioned. That's everything that the insurance will cover, and then you're going to be responsible for the remaining of it. Okay. And just, um, a couple more questions. Do you, you guys have any plans where, like... I don't know, these, all plans are all, like, new to me. I- the insurance that I used to have, like, I would pay it, and then every time I would go to the doctor, it'd just be like a \$20 co-pay or anything. Do you guys have anything like that or no? They're all just like this? So specifically speaking, the only plan that works with co-pays from the ones that your staffing company is offering is their vision plan. Okay. But aside from that, all of the other plans work either with a percentage or a set dollar amount that the insurance will cover for said service. Okay. All right? Then can... All right. So I can just leave it as this one then? Do I have to... Can I just leave it as the plan that I have? Yes, ma'am. You don't have to change it. Um, and then for the medical, there is one that will offer you co-pays for your visits, but it's only gonna offer a co-pay for three specific type of visits. For primary, special care, or urgent care. You have the ability to leave your coverage as it is currently without touching it,

'cause what the system did was roll it over to the 2025 offering. However, you do have time. As of right now, your company open enrollment period won't end 'til the 14, which is next Friday. Mm-hmm. If you feel that you would like to explore other options or at least have the option to see other options, I can send you a copy of the benefit guide 'cause they are- Oh, can you send that to me? ... going to... Yeah. Of course. 'Cause they do have- Okay. ... a total of four other plans that you're currently not enrolled into medical-wise that you can either switch yours for or additionally add to it. Okay. Yeah, if you could send that to me and then I can just take a quick look and then if I'm... Yeah, if you don't mind. Of course. Did you also want me to go over the coverage for the vision plan you're currently enrolled into? No. No, that's all right. All right. Okay, so you're gonna be receiving the email from our office email, which is info@benefitsinocar. Okay. Okay, perfect. And it is going to be titled Benefit Guide. Perfect. If you don't see it right away- Okay. ... in your inbox, it might, just depending on how you have it set up, go to your junk or spam mail. But if you do not see it on either of those three boxes, give us a call back so we can try to resend it. Okay. All right. Thank you so much. Okay. Of course. And then if you have any further questions, feel free to give us a call back. Um, oh, before I forget, I do wanna ask, due to your surprise of being active on benefits, do you have any of your benefit cards or would you like me to also email you digital copies of them? Yeah, if you could do that 'cause I don't have any. Yeah, please. Of course. Thank you. And also, the... Of course, there's gonna be two emails being sent. Okay. And then if you don't see any of those, give us a call back, we can always try to resend it. 'Cause sometimes the system could glitch or some emails, depending on your set up, might not go the first attempt and it will take a couple of attempts for you to receive it. All right. Perfect. Thank you. Of course. It was my pleasure. I hope you have a wonderful rest of your day and please- Thank you. ... don't hesitate to call back if you have any other questions. Thank you. Okay. Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Good afternoon. Thank you for calling Benefits 10-09. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi, I'm, I'm trying to enroll for my benefits, and I'm just trying to get some more information about the plans because I don't see where I can get all the information.

Speaker speaker_0: What serving company do you work with?

Speaker speaker_1: Um, Focus?

Speaker speaker_0: Focus Workforce Management?

Speaker speaker_1: Yeah.

Speaker speaker_0: Oh. Did you just finish completing an application with them or-

Speaker speaker_1: No, I've been with them for-

Speaker speaker_0: ... have you worked with them previously? Hmm?

Speaker speaker_1: Yeah, I've been here for 90 days, since September. Yeah.

Speaker speaker_0: Okay, so there should be an account for me to match this call to.

Speaker speaker_1: Oh, yeah.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 2688.

Speaker speaker_0: What is the last name?

Speaker speaker_1: Cannon. C-A-N-N-O-N.

Speaker speaker_0: And there we go. Can you please provide your mailing address and your date of birth to make sure I located the correct account in my system?

Speaker speaker_1: 9531 Nautical Mile Road in Reno, 89506. My date of birth is 10/23/77.

Speaker speaker_0: We have a cell phone number to reach you down as the same one you're calling on, which is 775-750-0660.

Speaker speaker_1: Correct.

Speaker speaker_0: I'm gonna have your email down, jcrader699 iCloud.com?

Speaker speaker_1: Yep.

Speaker speaker_0: So you are currently active already. Are you looking to make changes to this already policy? I mean, current one-

Speaker speaker_1: Which one? Which one do I show as?

Speaker speaker_0: So it currently shows that you have dental and medical-

Speaker speaker_1: Oh. Uh-huh.

Speaker speaker_0: ... benefits.

Speaker speaker_1: What medical? 'Cause I'm trying to, I guess, pick out a new plan for the new year, and I don't have any information on any of the plans. So which one does it show I currently have?

Speaker speaker_0: That will be the VIP Plus. It shows that the enrollment itself was submitted online for that, uh, current policy. And there we go. But you're currently paying-

Speaker speaker_1: It's called the B-

Speaker speaker_0: Hmm?

Speaker speaker_1: It's called VAB?

Speaker speaker_0: No, ma'am. V as in Victor, I as in eyes, P as in Peter, Standard. VIP Standard.

Speaker speaker_1: Oh, okay. Standard. Okay. And how much does that one cost you 10-09?

Speaker speaker_0: Okay. Sure, ten-one- one moment. I'm waiting for the-

Speaker speaker_1: Sure.

Speaker speaker_0: ... benefit guide to load itself. Oh, actually it wasn't the Standard you selected, sorry. You selected the Plus. So when the policy activated itself, which was on , excuse me, September 16, 2024.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: The plan used to cost \$31.71 per paycheck. However, coming into the year 2025, they did upgrade the plan. So it's now instead of \$31.71, you're paying \$33.54 for that plan, 'cause it also brings virtual primary care access, which is something that you used to not have back in 2024.

Speaker speaker_1: Okay, and so, um, is this from the same... Here, I'm going to put you on speakerphone 'cause-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I got to ask Focus if they're here with me. Hold on.

Speaker speaker_2: Missy, I'm gonna put her on speakerphone 'cause I'm so confused. Okay. All right. Okay, sorry, are you there?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Um, she shows that I'm already with, that I already have one picked out. This plan, VIP Standard and now it's... But I don't see that in any of ours. Sorry, I'm just trying to figure out where... I don't show that as any of ours.

Speaker speaker_0: Um, yes, ma'am. 10- It's actually the VIP Plus. I did make that mistake to think it was the Standard. It's the Plus.

Speaker speaker_1: Right. Right.

Speaker speaker_0: Do you have a copy of the 2025 benefit guide?

Speaker speaker_1: I have nothing. I didn't even know that I had a policy in effect from, you know... I didn't even know that I had signed up for the one-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I haven't been using it. So I so I don't, I don't know. Um, hold on. Let's look at your...

Speaker speaker_0: Do you want me to go over the specific coverage that plan has?

Speaker speaker_1: Well, if I, if I don't show it as... Oh, there. Medical. Yeah.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Oh. And yeah, show me that plan now, please.

Speaker speaker_0: Of course. Um, and then before we go to that, just since we're on the doctor's, you should also see a deductible-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... for your dental plan on your pay stub of \$3.64.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then as far as the coverage itself goes, the plan does come with a prescription, with Pharmabel prescriptions.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: They have a tier system of \$10, \$20, or \$30 for the generic prescriptions, depending on where yours falls. That will be what you will pay out-of-pocket.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: And then as far as the medical portion goes, you have virtual urgent and primary care in that plan.

Speaker speaker_1: Oh, it's all virtual is all?

Speaker speaker_0: No, ma'am. Those are just additional things-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... that you have there. Virtual and primary-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: You just have it virtual.

Speaker speaker_1: Okay.

Speaker speaker_0: There's also part in-person, so it wouldn't be just a virtual plan.

Speaker speaker_1: Okay.

Speaker speaker_0: And then as far as in-person hospital services, it's gonna cover hospital admissions, \$1,000 from the bill once a year. Hospital confinement-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a hundred dollars out of the bill, 30 days max per year.

Speaker speaker_1: Okay.

Speaker speaker_0: Intensive care unit, \$200 per day out of the bill, 20 days a year. Rehabilitation will be \$50 from the bill, 30 days a year. Surgery in a hospital, an outpatient facility, or a free-standing surgery center, it will cover a thousand dollars from the bill once a year. If the surgery is in a physician's office then it will be covered at 250 out of the bill twice a

year. The emergency room is covered at a hundred dollars off the bill twice a year. Both urgent care facilities as well as your physician's office are gonna be covered each a hundred dollars out of the bill for four visits each a year. And then therapy facilities for physical, speech, or occupational are covered at \$60 out of the bill four times a year. Medical imaging tests are covered at \$200 out of your bill once a year. Advanced studies and follow-up tests are covered at \$20 per day... Sorry, \$50 per day once a year. And then the one that will be covered \$20 per day for 15 days a year is gonna be your outpatient prescription drug benefit. Now, the ambulance will be covered by ground \$200 and by air \$400 out of the bill once a year. If you have preventative surgery in a hospital, an outpatient facility, or that free-standing surgery center, it'll be a thousand dollars out of the bill once a year. And if that preventative surgery is done in a physician's office, then it's gonna be covering a hundred dollars out of the bill once a year. And then your plan does come with a critical illness package, which will be giving you a total benefit amount of \$5,000 in total.

Speaker speaker_1: Okay. And then, um, sorry, really quickly, does it show... Go back to, like, the physicians, the doctors, um, how much is the co-pay? Or it's just a hundred dollars off the bill twice a year?

Speaker speaker_0: It would just be that amount that I mentioned. That's everything that the insurance will cover, and then you're going to be responsible for the remaining of it.

Speaker speaker_1: Okay. And just, um, a couple more questions. Do you, you guys have any plans where, like... I don't know, these, all plans are all, like, new to me. I- the insurance that I used to have, like, I would pay it, and then every time I would go to the doctor, it'd just be like a \$20 co-pay or anything. Do you guys have anything like that or no? They're all just like this?

Speaker speaker_0: So specifically speaking, the only plan that works with co-pays from the ones that your staffing company is offering is their vision plan.

Speaker speaker_1: Okay.

Speaker speaker_0: But aside from that, all of the other plans work either with a percentage or a set dollar amount that the insurance will cover for said service.

Speaker speaker_1: Okay. All right? Then can... All right. So I can just leave it as this one then? Do I have to... Can I just leave it as the plan that I have?

Speaker speaker_0: Yes, ma'am. You don't have to change it. Um, and then for the medical, there is one that will offer you co-pays for your visits, but it's only gonna offer a co-pay for three specific type of visits. For primary, special care, or urgent care. You have the ability to leave your coverage as it is currently without touching it, 'cause what the system did was roll it over to the 2025 offering. However, you do have time. As of right now, your company open enrollment period won't end 'til the 14, which is next Friday.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: If you feel that you would like to explore other options or at least have the option to see other options, I can send you a copy of the benefit guide 'cause they are-

Speaker speaker_1: Oh, can you send that to me?

Speaker speaker_0: ... going to... Yeah. Of course. 'Cause they do have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a total of four other plans that you're currently not enrolled into medical-wise that you can either switch yours for or additionally add to it.

Speaker speaker_1: Okay. Yeah, if you could send that to me and then I can just take a quick look and then if I'm... Yeah, if you don't mind.

Speaker speaker_0: Of course. Did you also want me to go over the coverage for the vision plan you're currently enrolled into?

Speaker speaker_1: No. No, that's all right.

Speaker speaker_0: All right. Okay, so you're gonna be receiving the email from our office email, which is info@benefitsinocar.

Speaker speaker_1: Okay. Okay, perfect.

Speaker speaker_0: And it is going to be titled Benefit Guide.

Speaker speaker_1: Perfect.

Speaker speaker_0: If you don't see it right away-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in your inbox, it might, just depending on how you have it set up, go to your junk or spam mail. But if you do not see it on either of those three boxes, give us a call back so we can try to resend it.

Speaker speaker_1: Okay. All right. Thank you so much. Okay.

Speaker speaker_0: Of course. And then if you have any further questions, feel free to give us a call back. Um, oh, before I forget, I do wanna ask, due to your surprise of being active on benefits, do you have any of your benefit cards or would you like me to also email you digital copies of them?

Speaker speaker_1: Yeah, if you could do that 'cause I don't have any. Yeah, please.

Speaker speaker_0: Of course.

Speaker speaker_1: Thank you.

Speaker speaker_0: And also, the... Of course, there's gonna be two emails being sent.

Speaker speaker_1: Okay.

Speaker speaker_0: And then if you don't see any of those, give us a call back, we can always try to resend it. 'Cause sometimes the system could glitch or some emails, depending on your set up, might not go the first attempt and it will take a couple of attempts for you to

receive it.

Speaker speaker_1: All right. Perfect. Thank you.

Speaker speaker_0: Of course. It was my pleasure. I hope you have a wonderful rest of your day and please-

Speaker speaker_1: Thank you.

Speaker speaker_0: ... don't hesitate to call back if you have any other questions.

Speaker speaker_1: Thank you. Okay. Bye.

Speaker speaker_0: Bye-bye.